

## Who can use the SHOP Marketplace?

To participate in the Small Business Health Options Program (SHOP) Marketplace, you must:

- Have a principal business address within the state where you're buying coverage, or have an eligible employee with a primary worksite within the state where you're buying coverage.
- Have at least one common-law employee on payroll (not including a business owner or sole proprietor, or their spouses on the payroll). For the definition of a common-law employee, visit the IRS website at [irs.gov/Businesses/Small-Businesses-&Self-Employed/Employee-Common-Law-Employee](https://irs.gov/Businesses/Small-Businesses-&Self-Employed/Employee-Common-Law-Employee).
- Offer coverage to all your full-time employees — those working an average of 30 or more hours per week.
- Employ 50 or fewer full-time equivalent employees (FTEs), including part-time employees. For example, 2 half-time employees generally equal 1 full-time equivalent employee. Starting no later than January 1, 2016, SHOP will be available for employers with 100 or fewer FTEs.

Visit the [SHOP Full-time Equivalent Employee Calculator](#) for a quick way to calculate how many full-time equivalent employees you have.